



PE

ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES (ASPE) HEALTH BENEFITS PLAN

Exchange Grantees Outside the
United States



PE

ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Health Benefit Plan

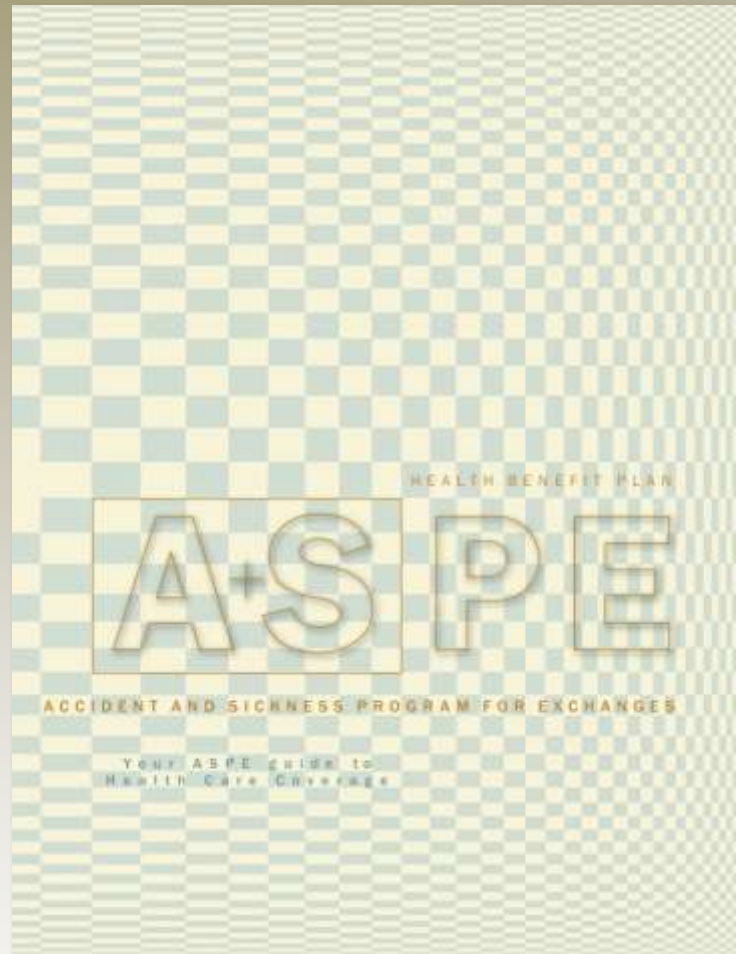
- ASPE is not an insurance policy
 - Limited health benefits plan
- Self-funded through US Dept of State
 - Dept of State funds the entire ASPE program
- Administered by Seven Corners, Inc.
 - Seven Corners administers the program based on ASPE's policies and procedures in benefit guide



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Benefit Guide





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Eligibility

➤ Dates on ID card

- 24/7 coverage in your “host” country
 - ASPE will *not* cover you outside of your host country on personal leave/vacation.
 - Example: Host country is Argentina, you are not covered by ASPE if you leave the country to vacation in Egypt.
 - ASPE does not have a grace period. Once your grant expires your ASPE coverage expires even if you do not leave your host country.



ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

ID Card





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Coverage

- \$100,000.00 maximum per sickness per injury
 - Covered sickness/injury
- Medevac Coverage
 - Authorized by USDoS and Seven Corners
- Repatriation Coverage up to \$10,000.00
- Grantees pay \$15.00 co-pay
 - Office visit
 - ER/Urgent Care
 - Hospitalization



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Benefit Limitations

- ASPE has a lifetime pre-existing clause for medical conditions
 - Had its origins (condition) prior to your start date.
 - Consulted a physician prior to start date.
 - Treatment or medication received prior to start date.
 - Condition would have caused a “prudent” person to seek treatment prior to start date.



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Exceptions to Pre-ex Clause

➤ Pregnancy

- See page 10 for Maternity Benefits

➤ Prescription Medications

- Prescription medications are not subject to the pre-existing clause, only medical conditions.
 - Diabetes would be pre-ex, the medication, i.e. insulin, and syringes would be covered



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Benefit Limitations

- ASPE does *not* cover the following
 - Dental Care—all dental care including routine
 - Vision Care—routine eye exams or glasses/contacts not covered
 - Routine Examinations—any type of routine medical care is not covered
 - Immunizations/vaccinations*
 - *exceptions on page 13



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Seven Corners

➤ Administers ASPE plan

- Process claims
- Customer service
- Eligibility—enrollment
- Prescriptions
- MyPlan (See page 6, Benefit Guide)
- www.usdos.sevencorners.com



ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

www.usdos.sevencorners.com

The screenshot shows a web browser window with the title "A+S PE | U.S. Department of State at Seven Corners: WELCOME - Microsoft Internet Explorer provided by Department of State - (X)". The address bar shows "http://usdos.sevencorners.com/". The website header features the ASPE logo and the text "ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES". A navigation menu includes links for HOME, FORMS, FAQ, UPDATES, GLOSSARY, MYPLAN, MEDICAL PROVIDER, PHARMACY NETWORK, and CONTACT. The main content area is titled "WELCOME" and "WELCOME UNITED STATES DEPARTMENT OF STATE EXCHANGE PARTICIPANTS!". It includes a section for the "ASPE GUIDE" with a download link and a paragraph explaining the ASPE as a self-funded, limited health care benefit plan. A sidebar on the left contains updates, an email sign-up section, and a "J VISA" section with a "J visa compliance" button. The footer includes a "Done" button and a "Internet" icon.

ASPE ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

CURRENT HOME FORMS FAQ UPDATES GLOSSARY MYPLAN MEDICAL PROVIDER PHARMACY NETWORK CONTACT

Updated Guide:
5/15/10
New Changes to the ASPE Guide: [Download](#)

Updated Email:
1/29/10
To email Seven Corners customer service, please send emails to our updated email address: usdosinfo@sevencorners.com

[More Updates...](#)

J VISA
Looking for additional coverage for your dependents? [Click here](#) to find out more!

[J visa compliance](#)

WELCOME

WELCOME UNITED STATES DEPARTMENT OF STATE EXCHANGE PARTICIPANTS!

ASPE GUIDE
Download the new guide

The ASPE is a self-funded, limited health care benefit plan designed to pay covered medical expenses for eligible Exchange Participants. Covered medical expenses are subject to limitation, and pre-existing conditions are not covered. Health care benefit plan designed by United States Department of State and administered by Seven Corners, Inc.

[Home](#) [Forms](#) [FAQ](#) [Updates](#) [Glossary](#) [MyPlan](#) [Medical Provider](#) [Pharmacy Network](#) [J Visa](#) [Contact](#)



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Customer Service

- Contact Seven Corners customer service
- Staffed 24/7
 - Call collect +01 317-818-2867
 - E-mail: usdosinfo@sevendcorners.com
 - Find a doctor or hospital
 - Questions about ASPE or medical bills
 - Need forms
 - For hospitalization/surgery
 - For treatment of dental pain



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Medical Network

- Grantees outside of the US may use any provider or hospital
- Seven Corners offers a medical network
 - Direct Pay
 - Referral
- www.wellabroad.com locate providers in your host country




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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

www.wellabroad.com

[+ travel resources](#) [+ travel insurance](#) [+ blog](#) Welcome | [+ home](#) [+ sign in](#)



WELLABROAD

Real Time Updates

[Alerts](#) [Health](#) [Travel](#) [Security](#)

+ WHERE ARE YOU TRAVELING?

Choose your Country [Go](#)

Get country overviews, detailed information, recent alerts, and more for the countries you are visiting

+ SIGN-IN

Certificate #:
enter hyphens if applicable

Date of Birth:
mm/dd/yyyy

[SIGN-IN](#)

Use the ID number and Date of Birth of the Primary Insured to access the system. Wellabroad offers features & information for current members and policyholders of Seven Corners.

+ SEARCH PROVIDERS

Please sign-in to search our extensive listing of providers.

Since 1993, Seven Corners has provided insurance and 24 hour worldwide assistance to travelers of all nations throughout the world. Our expertise, knowledge and ongoing efforts provide comprehensive assistance on our WellAbroad® platform.

Latest Global News

Death toll in India boat accident rises to 52
June, 15 2010

The death toll from a boat accident in northern India rose to 52 on Tuesday as rescue workers continued to pull bodies from the Ganges river.


[Read more of this story »](#)

Featured Country

India


Continent: Asia
Capital City: New Delhi
Main Cities: New Delhi, Mumbai, Chennai, Kolkata

Country Size: 3,287,590 sq km
Population: 1,129,866,154



Choose a country

+ travel resources
+ travel insurance
+ blog
Welcome Exchange Grantee | + home + my profiles + logout


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+ WHERE ARE YOU TRAVELING?

Choose your Country
Go

Get country overviews,
detailed information, recent
alerts, and more for the
countries you are visiting

Real Time Updates

Alerts
Health
Travel

Security

Latest Global News

Magnitude-6.2 quake hits southern Mexico
June, 30 2010

MEXICO CITY (AP) — A strong 6.5-magnitude earthquake rattled the southern Mexican state of Oaxaca Wednesday, and was felt at least as far away as Mexico City. The U.S. Geological Survey said the quake was centered in a sparsely populated, mountainous area of Oaxaca near the southern Pacific coast. There are people who got scared and left their houses, but there were no


Featured Country

Mexico

Continent: North America
Capital City: Mexico City
Main Cities:

Mexico, Monterrey, Puebla, Ciudad Juarez

Country Size: 1,972,550 sq km
Population: 108,700,891



+ ALERTS

Flooding, landslides kill nearly 60 in Myanmar - 18-Jun-2010
132 killed in massive flooding in southern China - 18-Jun-2010
US Dept. of State TRAVEL ALERT CANADA, TORONTO - 17-Jun-2010
Tropical Storm Blas forms off southwestern Mexico - 17-Jun-2010
Thousands of ultra-Orthodox protest in Israel - 17-Jun-2010
SAfrica protesters march for US AIDS funding - 17-Jun-2010
7 arrested in Cape Town stewards protest - 17-Jun-2010
German hotel executive shot dead in Manila - 17-Jun-2010

+ SEARCH PROVIDERS

Search by
Country:

China

Search

Since 1993, Seven Corners has provided insurance and 24 hour worldwide assistance to travelers of all nations throughout the world. Our expertise, knowledge and ongoing efforts provide comprehensive assistance on our WellAbroad® platform.




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Get country overviews,
detailed information, recent
alerts, and more for the
countries you are visiting

Real Time Updates






Alerts Health Travel



Security

As American businesses continue to expand outside of the US, an increasing number of people are spending more time living and working abroad. Seven Corners has a comprehensive international healthcare provider network that includes thousands of doctors, pharmacies, and hospitals - and it is always growing. Our unique international network solution includes:

- Expertise in provider network development and payment negotiation
- Extensive deep seated relationships with top multi-

Your search returned 127 records.

	Provider: Beijing United Family Hospital Specialty: Hospital	Location: Beijing CHN Type: Direct Payment
	Provider: Changsha Hospital for Maternal & Child Health Care Specialty: Hospital/Women	Location: Changsha CHN Type: Referral
	Provider: Children's Hospital of Zhejiang University Specialty: Hospital/Pediatrics	Location: Hangzhou CHN Type: Referral
	Provider: Clifford Hospital Specialty: Hospital	Location: Guangzhou CHN Type: Referral
	Provider: DDS Dental Care Specialty: Dentistry	Location: Shanghai CHN Type: Referral

 16 - 20 of 127 records 

FILTER PROVIDER RESULTS

Specialty:
Dentistry
Hospital/Pediatrics
Hospital/Women
Neurology

City:
Changsha
Chengdu
Chongqing
Dongguan



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Beijing United Family Hospital

Mozilla Firefox

http://www.wellabroad.com/provider/dspdefault.c

 **PROVIDERS** 

Specialty: Hospital	Provider (Type: Direct Payment)
	Beijing United Family Hospital
Address:	#2 Jiangtai Lu Chaoyang District Beijing, 100016 China
Phone:	86-10-5927-7000
Fax:	86-10-5927-7200
Web Site:	www.unitedfamilyhospitals.com
Close Window	

Done

www.unitedfamilyhospitals.com

The screenshot displays the homepage of the United Family Hospitals website. The header includes the logo and navigation links for Shanghai, Guangzhou, and Wuji, along with language options (English, Chinese, 日本語). A sidebar on the left contains a vertical menu with links to Home, UFH Network, Services & Departments, Our Medical Staff, Patient Services, Insurance Corner, Membership, News & Events, Health Information, Join the UFH Team, Virtual Tour, and Contact Us. Below this menu are promotional banners for the Oncology Program, Patient Survey Prize Draw, Medical Education, and United PINK Campaign. The main content area features a large image of a family with the text 'Healthcare for life' and a 'Welcome to Beijing United Family Hospital and Clinics' message. It also includes sections for 'Our Mission', 'UFH in Beijing', and 'Hospital News'. A sidebar on the right contains an 'EVENTS CALENDAR' for July 2010, listing events such as 'One-day Comprehensive Childbirth Class (English)' and 'Early Pregnancy Class * (Chinese)'. The footer includes a copyright notice for 2007.

Shanghai | Guangzhou | Wuji | English | Chinese | 日本語

United Family Healthcare
中国 美国 英国 德国

Home
UFH Network >>
Services & Departments >>
Our Medical Staff >>
Patient Services >>
Insurance Corner >>
Membership >>
News & Events >>
Health Information >>
Join the UFH Team >>
Virtual Tour >>
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Healthcare for life

Welcome to Beijing United Family Hospital and Clinics

Our Mission
United Family Hospitals and Clinics (UFH) is a pioneering, international standard healthcare organization in China, whose sole mission is to provide comprehensive, integrated healthcare services in a uniquely warm and caring patient and family service-oriented environment.

UFH in Beijing
Beijing United Family Hospital and Clinics (BUJ) opened in 1997 and has become the hospital of choice for thousands of families in Beijing, providing the full spectrum of international standard healthcare services to the entire community. A joint venture between Chindex International, Inc. and the Chinese Academy of Medical Sciences, BUJ is the first foreign-invested hospital to operate in China.

Hospital News

- UFH CEO Roberta Lipson Receives 2009 Great Wall Friendship Award
- Hospitalists at BUJ
- Keep Your Skin Sun Safe
- Summer Safety Tips
- Hand-Foot-Mouth Diseases (HFMD)
- United Family Lingna Clinic Summer Hours
- Children's Day Special Gift - Eye Screening
- Do near-expiration or expired medication still work?
- Locke visits New Hope Oncology Center
- US-China achievements go beyond Expo
- A Safe Harbor—Beijing United Family Hospital's First Hip Replacement a Complete Success

EVENTS CALENDAR

July 2010						
Mo	Tu	We	Th	Fr	Sa	Su
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

July 11
One-day Comprehensive Childbirth Class (English)

July 11
One-day Comprehensive Childbirth Class (English)

July 27
Early Pregnancy Class * (Chinese)

UpToDate. FOR PATIENTS
Answer your medical questions with UpToDate, the source doctors trust

Enter your search here

View health topics by category

Comments & Suggestions ?

Please Contact us

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Direct Pay

➤ Direct Pay Provider

- Provide quality care
- Payment fee schedule
- Grantees may not be required to pay out-of-pocket
- Providers have agreed to accept payment from Seven Corners



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Referral

➤ Referral Provider

- Provide quality care
- Grantees may be required to pay out-of-pocket
- Providers did not agree to accept payment from Seven Corners—however Seven Corners continues to negotiate with these providers



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Medical Emergency-OP

- Go to the closest hospital
 - Out-patient (OP)=not admitted to the hospital
 - Be prepared to pay out-of-pocket—file claim



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Medical Emergency-IP

- Go to the closest hospital
 - In-patient(IP)=admitted to the hospital
 - Carry ID card and show ID card at admission, request hospital to contact Seven Corners
 - Seven Corners will contact hospital to minimize out-of-pocket expense or guarantee payment
 - If Medevac is required Seven Corners will contact USDoS to make decision



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Medical Emergency-IP

➤ Taken to the closest hospital

■ In-patient

- Advocate for the grantee notifies Fulbright Commission or American Embassy (depending on your host country)
- Commission or Embassy notifies ECA and Seven Corners
- Carry ID card so admissions can contact Seven Corners
- Seven Corners will contact hospital to minimize out-of-pocket expense or guarantee payment
- If Medevac is required Seven Corners will contact USDoS to make decision



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Claims

➤ Claim form

- Back of benefit guide
- www.usdos.sevencorners.com
 - Submit receipts with claim form, \$15.00 co-pay will be deducted from the reimbursement
 - Payment is either check or wire transfer to your account see website to download payment form
 - Correspondence Payment Form



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Prescriptions

- Before you leave the United States
 - Gather information about the availability of medication in your host country.
 - Check with the foreign embassy of your host country to be sure the medication you are taking with you is not considered an illegal narcotics in that area.
 - <http://www.state.gov/s/cpr/rls/dpl/32122.htm>



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www.state.gov/s/cpr/rls/dpl/32122.htm

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Web Sites of Foreign Embassies in the U.S.

Bureau of Public Affairs
Washington, DC
March 29, 2010

[Protocol Home Page | Other Publications]

Return to Diplomatic List

The following is a list of known websites for foreign embassies in the U.S. See the [Independent States and Dependencies and Areas of Special Sovereignty](#) for a full list of economies with which the U.S. has diplomatic relations.

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

Local Internet



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Prescriptions

➤ Countries not accepting US prescriptions

Argentina

Armenia

Brazil

Croatia

Finland

France

Germany

Italy

Kazakhstan

Kosovo

Mexico

Norway

Peru

Russia

Switzerland

Syria

Ukraine

Call your doctor to inquire about the maximum day supply he can authorize

Call your current health insurance benefits dept. to confirm the maximum quantities they will cover

Remember to carry all your prescriptions in the original container and if possible carry a copy of the prescription.



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Prescriptions

- Prescriptions accepted in your host country
 - Take at least a 60 day supply
 - **grantee responsibility**
 - 90-day minimum refill for mail order
 - Prescription must be written by a US licensed physician (no faxed prescriptions)
 - Prescriptions will be filled with generics unless specified by your physician
 - You must be in your host country on an active grant



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Renew Prescriptions

- Prescription expires while on your grant
 - Grantees responsibility to contact physician to get an new prescription
 - Most physicians will not renew a prescription without talking with the patient



Mail Order Prescriptions

- Prescription form in back of benefit guide
 - Outside the U.S. Mail Order Prescription form
- You must send form every time you re-order either fax or mail
- Prescriptions *cannot* be shipped to P.O. Boxes
 - Grantees:
 - Pick-up medications in-country
 - Do not use the Embassy Pouch
 - Do not use the Embassy address without written permission from the Embassy



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ACCIDENT AND SICKNESS PROGRAM FOR EXCHANGES

Reimbursement

- Reimbursement for Prescription Drugs
 - Pay for prescriptions out-of-pocket in your host country
 - Use the claim form in back of benefit guide
 - Reimbursement Form for Prescription Drugs
 - Follow instructions for reimbursement
 - Exclusions to prescription drugs on page 29



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Dependents

- ASPE only covers the grantee
 - Grantees traveling with dependents should purchase a health insurance and medical evacuation policy
 - Suggested websites for information and quotes
 - <http://travel.state.gov/travel/>
 - www.sevencorners.com (commercial side)
 - www.insubuy.com



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travel.state.gov/travel/

International Travel - Microsoft Internet Explorer provided by Department of State - (XPSP2)

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Address <http://travel.state.gov/travel/>

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A SERVICE OF THE BUREAU OF CONSULAR AFFAIRS
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Search this Site **GO**

International Travel

A-Z Index of Topics

New Requirements for U.S. Citizens

International Travel Information

Tips for Traveling Abroad

Document Requirements

Living Abroad Tips

Additional Resources

About Overseas Citizens' Services

International Travel [Print](#)

The State Department's Office of American Citizens Services and Crisis Management (ACSCM) administers the Consular Information Program, which informs the public of conditions abroad that may affect their safety and security. Country Specific Information, Travel Alerts, and Travel Warnings are vital parts of this program.

Click on the region name for a list of countries.



Travel Warnings

[Guinea](#) - 06/03/2010

[Israel](#) - 06/03/2010

[Mali](#) - 06/03/2010

[More >](#)



Local Internet



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www.sevencorners.com

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NEW ... interactive travel insurance guide

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welcome to seven corners »

we specialize in travel insurance, expatriate medical coverage, government programs, trip cancellation, emergency evacuation and 24 hour assistance.

quick links »

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travel insurance guide

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choose your destination

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Join Us on Facebook!

Seven Corners is now on Facebook. We will be providing updates, important news and information regarding other aspects of our business. "Like" us and stay connected!



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www.insubuy.com



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QUOTES, COMPARE, PURCHASE **VIEW ALL PLANS** **CURRENT CLIENTS**

Visitor Medical Insurance for Visitors to USA
Enter all the data below to get accurate information about visitors medical insurance policies and to get instant quotes. Compare, choose and buy.

Citizenship*	Non-US Citizen 
Home Country*	Outside USA 
State	Select One 
Coverage Area*	USA 
Policy Maximum*	\$50,000  Per Person
Start Date(inclusive)*	<input type="text"/>  mm/dd/yyyy
End Date(inclusive)*	<input type="text"/>  mm/dd/yyyy
Age*	50-59  Years
Spouse Age	N/A  Years (If to be covered)
Dependent Children	Under 10 <input type="text"/>  10-17 <input type="text"/> 
Arrival in USA*	Yet to arrive 

Guide
[Overview](#)
[Visitors Insurance Types](#)
[FAQ](#)
[Pre-existing Conditions](#)
[Buying from USA vs India](#)
[Glossary](#)



- No paperwork, no medical exam required.
- You can either apply online on this website or you can call us and we can take your application over the phone. It is exactly same procedure and same price either way.
- You require date of birth and passport number to apply for insurance.
- Coverage can start as early as the next day or any future date that you specify.



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Additional Information

- World Health Organization (WHO) for crisis situations and emergencies
 - www.who.int/en/

- Center for Disease Control (CDC) for Traveler's Health
 - wwwnc.cdc.gov/travel/default.aspx



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QUESTIONS